Mr. Cooper P.O. Box 9095 Temecula, CA 92589-9095

Send Payments to: Mr. Cooper PO Box 850783 Dallas, TX 75265-0783



2342532615

PRESORT First-Class Mail U.S. Postage and Fees Paid WSO

20190322-160

հագիկախիկիրիպրդհետհիրիափիդիկիսկակ JOHN J BUTLER 2607 FOREST AVE STE 120 CHICO, CA 95928-4394







OUR INFO ONLINE WWW.Incomper.com

03/22/2019

JOHN J BUTLER 2607 FOREST AVE STE 120 CHICO, CA 95928-4394

Loan Number:

WYMAN RD

Property Address:

MILBRIDGE, ME 04658

Dear JOHN J BUTLER:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 08/01/2011 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 03/22/2019 the amount of the debt that must be paid to cure the default is \$95,110.98, which includes the sum of payments that have come due on and after the date of default 08/01/2011, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date	Ψ 4	08/01/2011
Total Monthly Payments	Due:	\$89,448.24
Late Charges:		\$971.74
Other Charges:	Uncollected NSF Fees:	\$0.00
	Other Fees:	\$0.00
	Corporate Advance Balance:	\$4,691.00
	Unapplied Balance:	(\$0.00)
TOTAL YOU MUST	PAY TO CURE DEFAULT:	\$95,110.98

All reinstatement payments must be made payable in certified funds, cashier's check or money order(s) and Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mailed to Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783 or overnight delivery to Mr. Cooper, Attn. Payment Processing, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

\$95,110.98 must be paid by the 38th day after this notice is given (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 04/01/2019 is still due on 04/01/2019 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay \$95,110.98 by the 38th day after this notice is given (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit https://www.mrcooper.com/support/mortgage_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment. To determine whether this option is available, contact Mr. Cooper Foreclosure Prevention at 888-480-2432, or by mail at 8950 Cypress Waters Blvd., Dallas, TX 75019, or visit www.mrcooper.com for additional information and to see what options are available.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr.Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil; 1-800-342-9647), Armed Forces Legal Assistance (http://legalassistance.law.af.mil), and HUD-certified housing counseling agencies (http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). You may also call Mr.Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Justin Harmel
Dedicated Loan Specialist
Mr. Cooper
866-316-2432 ext. 9566715
8950 Cypress Waters Blvd.
Dallas, TX 75019



Agency. Name	Phone, Toll-Free, Fax Number, Email, Websita	Address
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Tol-free; 800-452-4668 Fax; 207-626-4678 E-mail: dkjohnson@mailnehousing org Website: www.mainehousing.org	353 Water Street AUGUSTA, Meine 04330-4665
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 E-mail: dkjohnson@malnehousing.org Website: www.mainehousing.org	353 Water, St., Augusta, Maine 04330-6113
PENOUIS COMMUNITY, ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3599 E-mall: hmessow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7983 Toll-frae: 600-221-2221, Fax; 207-443-7447 E-mail: candice.carpenter@mmcacorp.org, Website: www.mkdcoastmainecommunityaction.org	34 Wing Farm Pkwy. Batn, Maine 04530-1515
WALDO, COMMUNITY, ACTION PARTNERS	Phone: 207-335-8809 E-mail: N/A Website: weldooap.org	9 Fleid St Ste 201 Belfast, Maine 04915-6661
COASTAL ENTERPRISES, INCORPORATED	Phono: 207-604 5900 Toll-free: 877-340-2649 E-mail: Jason thomas@celmaine.org Website: www.celmaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-15
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-966-6545 Fax: 207-966-6553 E-mall: accounting@fourdtrectionsmaine.org Website: www.burdfrectionsmaine.org	20 Godfrey Drive ORONO, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-8516 Fax: 207-559-7778 E-mailt ndigeronimo@aveslahousing.org Website: www.avestahousing.org	307. Cumberland Avenue. PORTLAND, Maine 04101-493
MONEY MANAGEMENT, INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-908Q Toll-free: 866-232-9090 Fax: 866-921-5129 E-mail: counselnginfo@moneymanagement.org Wabsite: vww.moneymanagement.org	477. Congress St 5Th Floor. Portland, Maine 04101
PINE TREE LEGAL ASSISTANCE, INCORPORATED	Phone: 207-774-8211 Fax: 207-928-2300 E-mall: nheald@ptla.org Website: www.plla.org	8R Federal St PO. Box 547 PORTLAND, Maine 04101-420
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mall: crwaganje@prosperilyme.org Website: prospentyme.org/	309 Cumberland Ave. Ste 205 Portland, Maine 04101-4982
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: ddaggell@acap-me.org Website: www.acap-me.org	771 Main St. Presque Isle, Maine 04769-22
YORK COUNTY, COMMUNITY ACTION AGENCY.	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Masghsn.Arzberger@yocac.org Wabsite: www.yccac.org	6 Spruca Street SANFORD, Maine 04073-291;

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME

VCP31



COMMUNITY. CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequesl@community-concepts.org.: Webeite: www.community-concepts.org	17 Market Sq. South Paris, Maine 04281-1533.	
KENNESEC VALLEY. COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org	97 Water. 9t. Waterville, Maine. 04901-6339.	

Nationstar Mortgage, LLC P.O. Box 9095 Temecula, CA 92589-9095

: , PS-form 3665 Type of Mailing: CERTIFICATE OF MAILING March 22, 2019



List Number of Pieces Listed by Sender

Total Number of Pieces Received at Post office

Dated:

Postmaster: Name of receiving employee

Line	Reference	Tracking Number	Name, Street & P.O. Address		Postage	Fee
1		2342532615	JOHN J BUTLER 2607 FOREST AVE STE 120		\$0.650	\$0.41
2	()	2342532616	CHICO, CA 95928-4394 JOHN J BUTLER WYMAN RD		\$0.650	\$0.41
3		2342532617	MILBRIDGE, ME 04658 SANDRA E BUTLER 2607 FOREST AVE STE 120		\$0.650	\$0.41
4		2342532618	CHICO, CA 9592B-4394 SANDRA E BUTLER WYMAN RD MILBRIDGE, ME 04658		\$0.650	\$0.41
				Totals	\$2.60	\$1.64
				1.7	Grand Total:	\$4.24



Mr. Cooper P.O. Box 9095 Temecula, CA 92589-9095



2342532616

PRESORT First-Class Mail U.S. Postage and Fees Paid WSO

Send Payments to: Mr. Cooper PO Box 650783 Dallas, TX 75265-0783

20190322-160

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OUR INFO ONLINE WWW.forcooper.com

03/22/2019

JOHN J BUTLER WYMAN RD MILBRIDGE, ME 04658

Loan Number:

WYMAN RD

Property Address:

MILBRIDGE, ME 04658

Dear JOHN J BUTLER:

If you are represented by an attorney, please send this notice to your attorney,

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 08/01/2011 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 03/22/2019 the amount of the debt that must be paid to cure the default is \$95,110.98, which includes the sum of payments that have come due on and after the date of default 08/01/2011, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date	2	08/01/2011
Total Monthly Payment	s Due:	\$89,448.24
Late Charges:		\$971.74
Other Charges:	Uncollected NSF Fees:	\$0.00
•	Other Fees:	\$0.00
	Corporate Advance Balance:	\$4,691.00
	Unapplied Balance:	(\$0.00)
TOTAL YOU MUST	\$95,110.98	

All reinstatement payments must be made payable in certified funds, cashier's check or money order(s) and Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mailed to Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783 or overnight delivery to Mr. Cooper, Attn. Payment Processing, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

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This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit https://www.mrcooper.com/support/mortgage_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment. To determine whether this option is available, contact Mr. Cooper Foreclosure Prevention at 888-480-2432, or by mail at 8950 Cypress Waters Blvd., Dallas, TX 75019, or visit www.mrcooper.com for additional information and to see what options are available.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr.Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil; 1-800-342-9647), Armed Forces Legal Assistance (http://legalassistance.law.af.mil), and HUD-certified housing counseling agencies (http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). You may also call Mr.Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Justin Harmel
Dedicated Loan Specialist
Mr. Cooper
866-316-2432 ext. 9566715
8950 Cypress Waters Blvd.
Dallas, TX 75019



Agency Name	Phone, Toli-Free, Fax Number, Email, Website	Address
MAINE STATE HOUSING AUTHORITY,	Phone: 207-828-4670 Toll-free: 800 452-4668 Fax: 207-826-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665
MAINE STATE HOUSING AUTHORITY.	Phone: 207-826-4670 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water St. Augusta, Maíne 04330-6113
PENOUIS COMMUNITY, ACTION PROGRAM.	Phone: 207-974-2403 **Tolk-line: 888-424-0151 **Fax: 207-973-3699 **E-mail: hmassaw@panquis.org **Website: www.penquis.org	262 Harlow Street BANGOR, Maina 04401+4952
MIDGOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Tol-Irae: 800-221-2221 Fax: 207-443-7447 E-mail: candice.carpenlar@mmcacorp.org Website: www.midcoastnraineconirramityackon.org	34 Wing Famt Pkwy. Beth, Maine 04530-1515
WALDO, COMMUNITY ACTION PARTNERS.	Phone: 207-338-8809 E-mail: N/A Wabsite: waldocap.org	9 Fleid St Ste 201 Belfast, Moine 04015-6661
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2848 E-mail: Jason thomas@celmeine org Website: www.celmaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 94011-151
FOUR DIRECTIONS DEVELOPMENT, CORPORATION	Phona; 207-866-6545 Fax: 207-866-6553 E-mail: accounting@fourdirectionsmalne.org Websits: www.fourdirectionsmalne.org	2D Godfrey, Drive, ORONO, Malne 04473-3610.
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-Iree: 800-339-8518 Fax: 207-553-7778 E-mail: httlgeronimo@aveslahousing.org Website: www.aveslahousing.org	307 Cumberland Avenue PORTLAND, Malne 04101-4920
MONEY MANAGEMENT, INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free; 866-232-9080 Fax: 866-921-5129 E-mail: courselinginfo@moneymanagement.org Wabsite: www.moneynanagement.org	477 Congress St 5Th Floor Portland, Maine 04101
PINE TREE LEGAL ASSISTANCE, INCORPORATED	Phone: 207-774-8211. Fax: 207-828-2300 E-mall: (hesidd@ptfs.org Website: www.ptle.org	88 Federal St PO Box 847 PORTLAND, Maine 04101-4209
PROSPERITY, ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperilyme.org Websito: prosperityme.org/	309 Cumberland Ave Ste 205 Portland, Maine 04101-4982
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721. E-mail: cdaggell@acap-me.org Website: www.acap-me.org	771 Main St. Presque Isle, Maine 04789-220
YORK COUNTY, COMMUNITY, ACTION, AGENCY.	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan.Arzbenger@yocac.org Wobsito: www.yocac.org	6 Spruce Street SANFORD, Maine 04073-2917

 $https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction \verb==search&searchstate=ME$

VCP31



COMMUNITY, CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mall: homequest@community-concepts.org Website: www.community-concepts.org	17. Market Sq. South Paris, Maine 04281-1533	
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org	97 Water St. Waterville, Maine 04901-6339	

Nationstar Mortgage, LLC P.O. Box 9095 Temecula, CA 92589-9095 : , PS-form 3665 Type of Mailing: CERTIFICATE OF MAILING March 22, 2019



List Number of Pieces Listed by Sender Total Number of Pieces Received at Post office Postmaster:

Dated:

Name of receiving employee

line	Reference	Tracking Number	Name, Street & P.O. Address		Postage	Fee
		2342532615	JOHN J BUTLER		\$0.650	\$0,41
			2607 FOREST AVE STE 120			
			CHICO, CA 95928-4394			
2		2342532616	JOHN J BUTLER		\$0.650	\$0.41
			WYMAN RD			
			MILBRIDGE, ME 04658			
		2342532617	SANDRA E BUTLER		\$0.650	\$0.41
	75		2607 FOREST AVE STE 120			
	All and a second	0040500040	CHICO, CA 95928-4394		22.250	00.44
	70 19	2342532618	SANDRA E BUTLER		\$0.650	\$0.41
			WYMAN RD MILBRIDGE, ME 04658			
			MILDRIDGE, ME 04030	-		
				Totals	\$2.60	\$1.64
				19	Grand Total:	\$4

U.S. POSTAGE >> PITNEY BOWES

VIP 85034 \$ 001.640

AV 4W

2019

22

2019

Mr. Cooper P.O. Box 9095 Temecula, CA 92589-9095 2342532617

PRESORT First-Class Mail U.S. Poetage and Fees Paid WSO

Send Payments to: Mr. Cooper PO Box 650783 Dallas, TX 75265-0783

20190322-160

ակիկցիկակերիկիցիկովիկերիկիկերի SANDRA E BUTLER 2607 FOREST AVE STE 120 CHICO, CA 95928-4394





OUR INFO ONLINE WHAT TREATURET COER

03/22/2019

SANDRA E BUTLER 2607 FOREST AVE STE 120 CHICO, CA 95928-4394

Loan Number:

WYMAN RD

Property Address:

MILBRIDGE, ME 04658

Dear SANDRA E BUTLER:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

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	Unapplied Balance:	(\$0.00)
TOTAL YOU MUST	PAY TO CURE DEFAULT:	\$95,110.98

All reinstatement payments must be made payable in certified funds, cashier's check or money order(s) and Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mailed to Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783 or overnight delivery to Mr. Cooper, Attn. Payment Processing, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

\$95,110.98 must be paid by the 38th day after this notice is given (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 04/01/2019 is still due on 04/01/2019 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay \$95,110.98 by the 38th day after this notice is given (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit https://www.mrcooper.com/support/mortgage_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment. To determine whether this option is available, contact Mr. Cooper Foreclosure Prevention at 888-480-2432, or by mail at 8950 Cypress Waters Blvd., Dallas, TX 75019, or visit www.mrcooper.com for additional information and to see what options are available.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr.Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil; 1-800-342-9647), Armed Forces Legal Assistance (http://legalassistance.law.af.mil), and HUD-certified housing counseling agencies (http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). You may also call Mr.Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Justin Harmel
Dedicated Loan Specialist
Mr. Cooper
866-316-2432 ext. 9566715
8950 Cypress Waters Blvd.
Dallas, TX 75019



Phone, Toll-Free, Fax Number, Email, Website	Address
Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4578 E-mail: dkjohnson@mainehousing.org Wabalto: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665
Phone: 207-626-4670 E-mall: dkJohnson@malnehousing.org Website: www.mainehousing.org	353 Water, St Augusta, Maine 04330-6113
Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mall: hmassow@panquls.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
Phone: 207-442-7963 ToU-free: 800-221-2221 Fax: 207-443-7447. E-mail: candice.carpenter@mmcacorp.org Website: www.midcoastntaneconumunityaction.org	34 Wing Farm Plovy. Bath, Maine 04530-1515
Phone: 207-338-8809 E-mail: N/A Wabsito: waldocap.org	9 Fleid St Ste 201 Betfast, Meine 04915-6661
Phone: 207-504-5900 Toli-free: 877-240-2849 E-mail: jason thomas@celmame.org Website: www.celmaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-15
Phona: 207-866-6545 Fax: 207-866-6553 E-mall: accounting@fourdirectionemaine.org _ Wabsits: www.tourdirectionsmaine.org	20 Godfrey Drive ORONO, Malne 04473-3610
Phone: 207-553-7780 3347 Toll-free: 800-339-8518 Fax: 207-553-7778 E-mall: hdlgerrorimo@aveslahousing.org Website: www.aveslahousing.org	307 Cumberland Avenue PORTLAND, Mains 04101-492
Phone: 866-232-8080 Tol-Ine: 866-232-8080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org	477 Congress St 5Th Floor Portland, Maine 04101
Phone: 207-774-8211. Fax: 207-828-2300 E-mail: rhysids@phis.org Website: www.ple.org	88 Federal St PO Box 547 PORTLAND, Maine 04101-420
Phone: 207-797-7890 E-mail: crwaganjo@prosperilyme.org Website: prosperityme.org/	309 Cumberland Ave. Ste 205 Portland, Maine 04101-4982
Phone: 207-764-3721 E-mail: cdaggell@acap-me.org Website: www.acap-me.org	771 Mein St. Presque Isle, Maine 04769-220
Phone; 207-459-2903 Fax: 207-499-5026 E-mail: Meaghan.Arzberger@yocac.org Wobsite: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
	Phone: 207-828-4670 Toll-free: 800-452-4668 Fax: 207-826-4678 E-mail: disphrson@mainehousing.org Website: www.mainehousing.org Website: www.mainehousing.org Website: www.mainehousing.org Website: www.mainehousing.org Website: www.mainehousing.org Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@panqula.org Website: www.penquia.org Website: www.penquia.org Website: www.midcoastnianeconumunityaction.org Phone: 207-442-7983 Toll-free: 800-221-2221 Fax: 207-443-747 E-mail: candide.carpenter@mmcacorp.org Website: www.midcoastnianeconumunityaction.org Phone: 207-338-8809 E-mail: hmassow.gelmane.org Website: www.celmaine.org Phone: 207-504-5900 Toll-free: 877-240-2849 E-mail: jason thomas@celmane.org Website: www.celmaine.org Phone: 207-866-6545 Fax: 207-866-6553 E-mail: accounting@flourdirectionemaine.org Website: www.tourdirectionsmaine.org Phone: 207-553-7780 3347 Toll-free: 800-339-8516 Fax: 207-555-7778 E-mail: indigerommo@avestahousing.org Website: www.avestahousing.org Phone: 866-22-8080 Fax: 866-22-8080 Toll-free: 866-22-8080 Fax: 866-22-8090 Fax: 866-22-8090 Fax: 866-22-8090 E-mail: counselinginfo@moneymanagement.org Website: www.monaymanagement.org Website: www.monaymanagement.org Website: www.monaymanagement.org Website: www.monaymanagement.org Website: www.pla.org Phone: 207-774-8211 Fax: 207-784-3721 E-mail: cdagggel@acap-me.org Website: www.pla.org

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME

VCP31



COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-339-6419 Fax; 207-795-4069 E-mall: homequest@community-concepts.org Website: www.community-concepts.org	17 Market Sq. Bouth Paris, Maine 04281-1533
KENNEBEC VALLEY, COMMUNITY, ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Webelte: www.kvcap.org	97 Water St. Waterville, Maine 04991-8339

Nationstar Mortgage, LLC P.O. Box 9095 Temecula, CA 92589-9095

: . PS form 3665 Type of Mailing: CERTIFICATE OF MAILING March 22, 2019



List Number of Pieces Listed by Sender

Total Number of Pieces Received at Post office

Postmaster:

Name of receiving employee

Dated:

Line	Reference	Tracking Number	Name, Street & P.O. Address		Postage	Fee
1	()	2342532615	JOHN J BUTLER 2607 FOREST AVE STE 120		\$0.650	\$0.41
2		2342532616	CHICO, CA 95928-4394 JOHN J BUTLER WYMAN RD		\$0.650	\$0.41
3	()	2342532617	MILBRIDGE, ME 04658 SANDRA E BUTLER 2607 FOREST AVE STE 120		\$0.650	\$0.41
4		2342532618	CHICO, CA 95928-4394 SANDRA E BUTLER WYMAN RD MILBRIDGE, ME 04658		\$0.850	\$0.41
				Totals	\$2.60	\$1.64
				22	Grand Total:	\$4.24

U.S. POSTAGE >> PITNEY BOWES XIP 85034 \$ 001.640 0000358669 MAR 22 2019

Mr. Cooper P.O. Box 9095 Ternecula, CA 92589-9095

Send Payments to: Mr. Cooper PO Box 650783 Dallas, TX 75265-0783



2342532L1A

PRESORT First-Class Mail U.S. Postage and Fees Paid WSO

20190322-160





OUR INFO ONUNE WWW.mrcouper.com

03/22/2019

SANDRA E BUTLER WYMAN RD MILBRIDGE, ME 04658

Loan Number:

WYMAN RD

Property Address:

MILBRIDGE, ME 04658

Dear SANDRA E BUTLER:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 08/01/2011 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 03/22/2019 the amount of the debt that must be paid to cure the default is \$95,110.98, which includes the sum of payments that have come due on and after the date of default 08/01/2011, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date	:	08/01/2011
Total Monthly Payments	Due:	\$89,448.24
Late Charges:		\$971.74
Other Charges:	Uncollected NSF Fees:	\$0.00
	Other Fees:	\$0.00
	Corporate Advance Balance:	\$4,691.00
	Unapplied Balance:	(\$0.00)
TOTAL YOU MUST I	\$95,110.98	

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If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

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Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Justin Harmel
Dedicated Loan Specialist
Mr. Cooper
866-316-2432 ext. 9566715
8950 Cypress Waters Blvd.
Dallas, TX 75019



Agency Name	Phone, Toll-Free, Fax Number, Email, Websita	Address	
MAINE STATE HOUSING AUTHORITY.	Phone: 207-826-4870 Toll-free; 800-452-4668, Fax; 207-826-4678, E-mail: dkjonnson@mainehousing.org Website: www.mainehousing.org	353 Waler Street AUGUSTA, Meine 04230-4665	
MAINE STATE HOUSING AUTHORITY.	Phone: 207-826-4670 E-mail: disjohrson@mainehousing.org Website: www.mainehousing.org	353 Water, St. Abgusta, Maine 04330-6113	
PENQUIS COMMUNITY ACTION, PROGRAM.	Phone: 207-974-2403 10H-life: 888-424-0151 Fax; 207-973-3699 E-mall: hmassow@penquls.org Websits: www.penquls.org	262 Harlow, Street BANGOR, Malna: 04401-4952	
MIDGOAST MAINE COMMUNITY ACTION	Phona: 207-442-7953 Toll-Info: 680-221-2221 Fax: 207-443-7447 E-mail: candice.carpenter@mmcacorp.org Website: www.midcoastn.aineconmunityaction.org	34 Wing Farm Plays Bath, Maine 04530-1515	
WALDO COMMUNITY ACTION PARTNERS	Phone: 207-338-8809 E-mail: N/A Wabsite: waldocap.org	9 Field St Ste 201 = Bellast, Maine 04915-6681	
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-240-2849. E-mail: Jason Ihomas@celmaine org Websile: www.celmaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	
FOUR DIRECTIONS DEVELOPMENT, CORPORATION	Phona: 207-866-6545 Fax: 207-866-6545 E-majl: accounting@fourdirectionsmalne.org Wabelts: www.tourdirectionsmalne.org	20 Godfrey Drive ORONO, Maine 04473-3610	
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780:3347. Toll-free: 800-339-8516 Fax: 207-553-7778 E-mall: httpspronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920	
MONEY, MANAGEMENT INTERNATIONAL -, SOUTH PORTLAND.	Phone: 866-232-9080 Tol-Irlea: 866-232-9090. Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Wabsila: www.moneymauagement.org	477 Congress St 5Th Floor Portland, Maine 04101	
PINE TREE LEGAL ASSISTANCE, INCORPORATED	Phone: 207-774-8211 Fax: 207-828-2300 E-mail: niseald@pda.org Website: www.pila.org	88 Federal, St PO Bbx 547 PORTLAND, Maina 04101-4205	
PROSPERITY, ME -, FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mall: crwaganje@prosperliyme.org Website: prosperityme.org/.	309 Cumberland Ave Sta 205 Portland, Maine 04101-4982	
ARGOSTOOK COUNTY, ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: cdagget(@acap-me.org Website: www.acap-me.org	771 Meln St. Presque Isle, Maine 04769-2201	
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan,Arzberger@yocac org Wabaito: www.yocac.org	6 Spruce Street SANFORD, Maine 04073-2917.	

https://apps.hud.gov/olfices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME

VCP31



COMMUNITY, CONCEPTS, INC., ALSO, DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mall: homequest@community-concepts.org Website: www.community-concepts.org	17 Markel Sq. Bouth Paris, Maine 04281-1533	
KENNEBEC, VALLEY COMMUNITY, ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcsp.org	97 Water St. Watervitie, Maine 04901-8339	

Nationstar Mortgage, LLC P.O. Box 9095 Temecula, CA 92589-9095

PS-form 3665
Type of Mailing:
CERTIFICATE OF MAILING
March 22, 2019



List Number of Pieces Listed by Sender

Total Number of Picces Received at Post office

Doted:

Postmoster: Name of receiving employee

Line	Reference	Tracking Number	Name, Street & P.O. Address		Postage	Fee
1		2342532615	JOHN J BUTLER		\$0.650	\$0.41
			2607 FOREST AVE STE 120			
2	6	2342532616	CHICO, CA 95928-4394 JOHN J BUTLER		\$0.650	\$0.41
2	V:	2342532016	WYMAN RD		30.030	30. 41
			MILBRIDGE, ME 04658			
3	0	2342532617	SANDRA E BUTLER		\$0.650	\$0.41
			2607 FOREST AVE STE 120			
		0040500040	CHICO, CA 95928-4394		60.050	60.44
4	· //	2342532618	SANDRA E BUTLER WYMAN RD		\$0.650	\$0.41
			MILBRIDGE, ME 04658			
			Mastris del Marioto	Totals	\$2.60	\$1.64
				31		
					Grand Total:	\$4.24

U.S. POSTAGE >> PITNEY BOWES XIP 85034 \$ 001.64° 4W 0000358669 MAR. 22 2019